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This Day is published, Price 1.

(The Second Edition,)

SERMONS to TRADESMEN

By THOMAS TOLLER.

Dedicated to the Society who assemble for Divine
Worship in Silver Street, (lately in Monkwell Street)
on the Lord's-Day Morning.

London, printed for J. Buckland, in Paternoster-
Row; W. Brown, the Corner of Essex-Street, in the
Strand; W. Harris, No. 70, St. Paul's Church-yard;
and W. Davenport, No. 30, Cornhill.

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PRINTED FOR T. CADELL, IN THE STRAND;
RICHARDSON AND URQUHART UNDER THE
ROYAL EXCHANGE; AND W. HARRIS
ST. PAUL'S CHURCH-YARD.
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A S E R M O N.

PROVERBS XXIII 4.

LABOUR NOT TO BE RICH.

THIS passage of scripture, in its letter and spirit, is directly opposed to the prevailing maxims and manners of men. Nothing is deemed so valuable as riches ; and nothing is pursued with such assiduity and ardour : and yet, on impartial inquiry, our text will appear to be a dictate of wisdom.

That a benign Providence hath amply provided for the great family of mankind, is obvious to every eye. In our Father's house there is bread enough, and to spare.

And a competency most have the means of acquiring. — Of those who are maintained by charitable contribution, some, no doubt, were reduced to dependence by accidents, which human prudence was unable to prevent. A far greater number are in a state of penury, through their indiscretion, indolence, or vice.

But, (though a competent share of temporal enjoyments be within the reach of most) the attainment of riches is in the power of few. And this furnishes no feeble argument against labouring to be rich.

By hearing now and then of an instance (that there are instances is granted) where a person, from small beginnings, hath accumulated thousands, mens imaginations are set on fire; they have sanguine expectation of equally succeeding, not recollecting that many, as sanguine

as themselves, and, perhaps, with superior advantage, have met with disappointment, to one whose hopes and endeavours have been crowned with success.

Among the candidates for wealth there are who attempt to obtain their object by a bold, and sudden, stroke. They are too impatient to wait the effect of gradual means. But those lucky incidents, by which some favourites of fortune have been hastily advanced, seldom happen. Those enterprizes in general are extremely hazardous, which allure the adventurer with promises of great and immediate gain. Numbers, who have embarked in them, are now lamenting the distressful consequences of their rashness and folly.

But I need not speak of those desperate undertakings, which, almost always, prove fatal and ruinous. I apprehend no pur-

suits, which give hope of acquiring riches, are without their danger. Their success frequently depends on events exceedingly precarious. Schemes, which, in speculation, raise flattering ideas of a prosperous issue, often fail in their operation. — And as trade enlarges, dangers multiply. The more complicated a machine, the more subject to disorder and interruption. Extensive dealing makes a man dependent on the responsibility of others : and hence no inconsiderable dangers arise. Designing men are ever on the watch to ensnare the unwary. And there is not always a prudent attention paid to the circumstances of the persons who solicit credit. For the sake of enlarging the sphere of business those are intrusted, whose circumstances, at best, are problematical. — Indeed, the most cautious and circumspect are liable to be deceived. In this age of show and profusion no judgment is to be formed from appearances.

We have daily proof that we cannot safely depend upon any of the external signs of opulence. Failures daily happen among those who rival the Great, in drefs, houses, furniture, equipage, and all the expence of fashionable living.

The frequent bankruptcies in this country are truly alarming. Some wholesome severities seem necessary to check the progress of this increasing evil. It calls for the vigorous, and speedy interposition of the legislative power. That disgrace which, in better times, was affixed to a failure in business, deterred men, in some degree, from measures tending to so disreputable an event. This restraint is now no more. Bankruptcy is so common that it is scarcely thought any diminution of character. And we often see persons, whose effects bore but a small proportion to the claims of their creditors, immediately appearing as modish, and ex-

penfive, as ever.—It is not easy to observe some mens effrontery without feeling the emotions of indignation (a).

I would not bear hard on the unfortunate. I would not censure and condemn indiscriminately. I would distinguish between those who are insolvent, through losses and disappointments, arising from the uncertainty of human things; and

(a) I would here remark, by way of note, that if men have it in their power, by a favourable change of circumstances, to pay to the full their just debts, which, through former incapacity, were paid but in part, 'tis their indispensable duty. However free from legal obligation, they are bound in conscience and equity. I say further, that 'tis their duty to endeavour, by frugality and diligence, that it may be in their power. Before they have thus rendered to all their due, whatever they expend, beyond what is necessary to a plain, decent subsistence, is an unjustifiable waste of the property of others. I know these principles do not accord with the system of morals commonly received; the system in vogue is more lax, and indulgent; yet, a few have owned their truth, and felt their power; one, in particular, now in a respectable station in this city. I revere his character as, what the poet styles, the noblest work of God, AN HONEST MAN.

others who are so, through wild ambition, or extravagant living. The former merit compassion and countenance; the latter contempt and abhorrence. — How unequal are the laws which inflict death on the unhappy man who openly attacks, and robs of a trifling sum; while they suffer the wretch to escape with impunity, who, with pretensions of honesty, and perhaps under the semblance of friendship, robs the unguarded, and unsuspecting, of their all!

It is beside my intention, and it would lead me far beyond my line, to point out the several sources of ill-success in the pursuit of wealth. Be they what they may, the fact is certain, that, of those who labour to be rich, the majority are unsuccessful. And, methinks, the probability of spending much fruitless time and pains should discourage a wise man from so unpromising an attempt.

But, this is not the only, or the worst, consequence. He that hasteth to be rich considereth not, says the royal preacher, that poverty shall come upon him. Many have lost their substance by their eagerness to increase it. Poverty hath seized on them, while enjoying the visionary prospect of great possessions. They have been as an hungry man that dreameth, and behold he eateth; but he awaketh and his soul is empty; or a thirsty man that dreameth, and behold he drinketh; but he awaketh, and behold he is faint, and his soul hath appetite.—How mortifying such unexpected vicissitude to an aspiring mind!—It hath driven some inflexible spirits to acts of desperation.

Nor hath every one the art (though it hath wonderfully obtained in this ingenious age) of rebuilding a ruined fortune. Persons who have lived above the ordinary rank; and, had they been content

with the liberal allotments of providence, might have continued in the same happy station, have been reduced, through greediness of gain, to the hard necessity of seeking subsistence from some low, laborious employ; and of dragging on the lingering remains of life, in the bitterness of sorrow, and of self-condemnation.—And how must their distress be aggravated, if, which often happens, they have families involved in their misfortunes! No one, who hath the common feelings of a man, but must be deeply afflicted for having deprived, by his ambitious projects, his nearest kindred and dearest connexions, of their enjoyments and hopes; degraded them, though born to plenty, and brought up with genteel expectations, to the mortification and meanness of a servile state; and, I may add, exposed them to the machinations of those, who, with infernal pleasure, seek the ruin of depressed, unguarded innocence.

The pernicious effects of unsuccessful labours to be rich are oftentimes of large extent. When one man fails, if his concerns were great, many materially suffer; some are utterly undone. A remarkable instance occurred, not many years since, which may be mentioned as a striking illustration of this point.—Possibly you knew the man of whom I am going to speak.—He had a mind not ill-formed for commerce; and, from his early success in it, was enabled, though of an obscure original, to live respectably. If his views had extended no further it would have been well: but, his ambition was unbounded. The revenue of a kingdom would scarcely have sufficed to have executed his schemes. He seemed bent on engrossing the trade of the whole world. Large sums were borrowed of one, and of another. His friends advanced liberally; and so high was his reputation, that they had no doubt of their effects be-

ing secure.—But the event proved that they were wretchedly deceived. His affairs were embarrassed; his difficulties increased, and at length grew inextricable; a total stoppage ensued; the issue of a commission, by some chicanery, was prevented; and but a small part of his enormous debts hath been paid to this very hour.—I shall not pretend to enumerate the many families, which, by his means, sunk into distress. His fall was like the fall of a towering structure, which overwhelms numbers with its ruins. It deserves, however, particular mention, that the news of his failure dispatched one brother to the regions of the dead; and, which is yet more lamentable, drove another into a state of insanity—Such, sirs! have been the baleful consequences of a raging thirst of gain. May this man's example prove a salutary admonition to others! and (if he yet lives) may that mercy,

which hath reached the chief of sinners,
grant to him penitence and pardon !

It is not unusual for those, who are pressed with worldly difficulties, to make use of illicit means, even for a temporary relief. What those means are I need not particularize. They have been, on too many recent occasions, laid open to the publick view. Many works of darkness have been brought to light, which have blasted the reputation of their authors (some of whom, I am sorry to say, wore the garb of religion) and stamp't their names with indelible infamy — And to men, not utterly abandoned, the loss of character, must, of all other, be the greatest and most distressing : but, when it falls upon professors, it does not terminate in themselves ; it disgraces their profession, and occasions its enemies to triumph, and to blaspheme. Nothing is so injurious to the interests of religion, as

the base practices of its pretended friends. Their detected hypocrisy is offensive and pernicious, as a noisome pestilence. Fraudulent professors are among the vilest, and most abhorred of mankind. They are like the son of perdition, who cried to the Saviour of the world, hail master! —and betrayed him — And is there not some chosen curse in store for them? — Yes, the vengeance of heaven will burst on their devoted heads with ten-fold fury. Theirs will be the lowest place in the pit of hell.

I am aware of the self-flattery of the human mind. 'Tis not improbable that you are confident of success, though fatal miscarriages are continually occurring. I will suppose then, to view the argument in a different light, that you do succeed. But, I apprehend, you have formed too high an idea of the object of your aim. — Wealth is far from yielding in possession,

what it promises in prospect. It is far from yielding happiness. A man's life, as our Saviour speaks, that is to say, the comfort of a man's life, consisteth not in the abundance of the things which he possesseth. An observation confirmed by the records of ancient time; and by the experience of the present.

Solomon, who urged the dissuasive in the text, had a thorough conviction of the inanity of riches: he had treasures that were inexhaustible; he applied them to every purpose a fertile fancy could devise; he had all possible advantage for extracting happiness from them; he made repeated efforts; but—his repeated efforts were vain—I made me, says he, great works, I builded me houses, and planted me vineyards. I made me gardens and orchards, and I planted trees in them of all kind of fruits. I made me pools of water, to water therewith the wood that

bringeth forth trees — I had great possessions of great and small cattle—I gathered me also silver and gold, and the peculiar treasure of kings and of the provinces — so I was great, and increased more than all that were before me in Jerusalem — and whatsoever mine eyes desired, I kept not from them, I withheld not mine heart from any joy—mark his own frank confession ! — then I looked on all the works that my hands had wrought, and on the labour that I had laboured to do : and behold, all was vanity and vexation of spirit, and there was no profit under the sun.

We shall see no cause to entertain a vast opinion of the value of riches, if we consider on whom they are frequently bestowed. The psalmist observes that, in his day, the ungodly prospered in the world, and increased in riches ; and that those, whom pride compassed about as

a chain; and violence covered as a garment, and who set their mouth against the heavens, to blaspheme God; and whose tongue walked through the earth, to vilify men—had more than heart could wish. And, in our day, are they confined to men of worth and principle? do they imply any excellence of character in their possessors? do they not fall to the share of the most selfish, sordid, oppressive, and profligate of mankind; the objects of universal detestation, or of universal contempt?—How many abound in wealth, and yet deny the smallest relief to the importunity of distress; grudge to themselves even the necessities of life; and submit to every species of meanness, that they may add to their useless store! How many have gained their riches, by defrauding individuals; or by plundering the publick; and continue to augment them, by the like vile and infamous means! And how many abuse their abundance to

the purposes of sin, making it subservient to luxury and riot; to the seduction of virtue; and to the uncontrouled gratification of their brutal passions! — And do not such instances demonstrate that riches are of little account, in the estimation of sovereign wisdom?

A moderate share of the bounties of providence will as well supply our real necessities, as the largest; and as well furnish that degree of enjoyment which is to be derived from temporal good. If we are dissatisfied in moderate circumstances, we should not be less so in the most affluent. He that loveth silver shall not be satisfied with silver, nor he that loveth abundance with increase. Riches bring their cares, anxieties, and wants, with them. As men rise in the world new objects of desire, solicitude, and vexation, open to their view. Many have confessed that an increase of their sub-

stance hath diminished their felicity. There is generally more true satisfaction in a mediocrity of station, than in the superiour ranks of life. There is often more substantial comfort in the cot of a peasant, than in the palace of a king. They who seek happiness in riches, seek the living among the dead.

The plan, usually adopted, is to get rich; and then retire for self-enjoyment. But, in truth, of those who have put this plan in execution, most are to be numbered with the unhappy. Being long accustomed to the bustle of business their time unimployed is tedious and irksome; and yet they know not how to employ it. Their constant attention to the acquisition of wealth having precluded the culture of their minds, they have no relish for books, or rational conversation; no taste for science, or the liberal arts, from whence are chiefly drawn the pleasures of

retirement; and, being disappointed of their expected happiness, they become peevish, and splenetick; oppressed with a complication of imaginary ills; and troublesome, and vexatious, to themselves, and to all around them.

But were we to admit that riches fully answer the general expectation; yet is not uncertainty stamp'd upon them in the plainest characters? May you not, by a variety of means, be deprived, in one hour, of all you shall have gained by the assiduous application of many years? Riches, as the wise man finely speaks, take to themselves wings, and fly away as an eagle towards heaven: they depart on a sudden, and far beyond the hope of recovery.—Or, suppose you escape so adverse an event, yet sooner or later death will arrive and strip you of them. You brought nothing into this world, and it is certain you can carry nothing out. And,

when least expected, death is often near at hand. When you have succeeded to the utmost of your wishes; and think to sit down and enjoy your acquired treasure; in that very day your thoughts may perish. It hath been so with many, who promised themselves a long series of earthly happiness. The rich man, in the parable, said, I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. But God said unto him, thou fool, this night thy soul shall be required of thee: then whose shall those things be which thou hast provided? — Nothing can be more precarious, and perishing, than the riches of the world; and nothing will appear, in a dying hour, less worthy your anxious pursuit.

We are destined for immortality : and the present is the only state of preparation for the future (which, by the way, gives infinite importance to this momentary scene of our existence.) It deserves, therefore, special attention on this argument, that while you are anxiously aiming at your temporal interests, you will be in danger of fatally neglecting your eternal. And, to put the striking question of our Saviour,—what is a man profited, if he shall gain the whole world, and lose his own soul ?

Though it be a prevailing opinion, that 'tis easy to secure the reward of heaven ; yet the scriptures give a far different representation. We are expressly told, that strait is the gate, and narrow is the way that leadeth unto life. We are repeatedly urged to labour, and strive, and fight, to obtain the immortal crown. A mere name, or outward profession, cannot

commend us to the divine regards, or fit us for future glory. Calling upon God for mercy and salvation, in our expiring moments; or receiving the memorials of the Redeemer's death, as we are giving up the ghost, cannot compensate for a life of indifference to our everlasting concerns — impossible! — We must acquire dispositions correspondent to the state of the blessed, or we shall never enter into it. We must be made meet to be partakers of the inheritance of the saints in light. And this meetness is to be attained — by the serious, and diligent, use of what are called the instrumental duties of religion (I mean not exclusive of the concurring agency of the Holy Spirit) — by the frequent, and devout, contemplation of the excellencies of God's character; of his generous kindness already manifested to the children of men (especially that stupendous instance of it their redemption by the death of his son) and

of the immense blessings he hath in reserve for them that love him in the celestial kingdom. These exercises and contemplations tend to form in the mind, a veneration for the Deity; a resemblance of his moral attributes; a delight in his service; and a sovereign ambition of his acceptance and favour. — But do men, keen in the chase of the world, find time, or inclination, for such sublime and sacred employments? do they not endeavour to banish far from them the thoughts of God, the Saviour, their souls, and eternity, as foreign to their main business; or rather as likely to damp their ardour, and retard their progress, in its prosecution? and do they not neglect even the externals of religion, prostituting, to the adjustment of their secular affairs, that holy day, which ought to be devoted to the immediate worship of their Maker?

And they are under great temptations to transgress the laws of morality, as well as to neglect the duties of religion. They that will be rich, says an inspired writer, fall into temptation and a snare. It is next to impossible for them to hold fast their integrity. They feel themselves almost irresistibly impelled, when opportunity serves, to take undue advantage of other mens ignorance, inattention, or necessities ; and to practice, if not daring acts of fraud, yet those sinister, insidious arts, which are abhorrent to an upright mind, and which, though too much countenanced by custom, will not escape the righteous animadversion of the final Judge. — Not a few of those whose rise in the world hath been great, and, especially if we add, rapid too, have risen by such means that the idea of an after reckoning may well make them tremble.

Besides, as snares await the pursuit of wealth, so temptations arise from the possession of it. Prosperity hath been productive of consequences the most pernicious. It hath been injurious to mens minds and morals; for which no external advantages can possibly compensate.—That it hath alienated the heart from God, and from his service—lessened the inclination, while it hath enlarged the power of doing good—and betrayed into a life of dissipation and guilty pleasure, no one, at all conversant with mankind, can be ignorant.

And when men are not so deeply corrupted by their prosperity as to cast off all regard to religion, humanity, and sobriety of living, they are often proud and imperious, in their disposition and demeanour. At home—morose, surly, and tyrannical; abroad—positive, rude, and over-bearing. Pride is the vice of those

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who have been raised, from an ordinary, to an affluent station. Judging of their merit by their success, and estimating their importance by their riches, they think of themselves more highly than they ought to think. And their pride is the bane of their happiness. It renders them easily provoked. It exposes them to numberless mortifications from which others are exempt; and draws upon them the disregard and contempt of all — but of the mercenary and dependent. There is hardly an instance of any man's being made better, or happier, by an accession of riches, while counter-instances are innumerable.

I will not deny that riches are capable of being applied to the noblest purposes. And they are so applied, when the rich in this world, are rich in good works, ready to distribute, willing to communicate; laying up in store for themselves

a good foundation against the time to come, that they may lay hold on eternal life; that is to say, when their riches are subservient to the comfort of their fellow-creatures, and instrumental to their own immortal happiness. — Nor would I be understood to mean, by any thing which hath been said, that a fair opportunity of acquiring them ought to be neglected. Such an opportunity is a plain indication of the will of Providence: and we are not to decline the post of danger when we are evidently appointed to it. But as riches are uncertain in their acquisition, and in their enjoyment; as few, in comparison, improve them to any worthy and valuable end; as they often diminish, seldom add to, a man's temporal felicity; and, by the numerous temptations to which they expose him, render his trial for eternity more difficult and arduous, can there be any rational motive for pur-

suings them, like the busy world, with anxious and incessant application?

Be persuaded, Sirs, to elevate your views, from the treasures of earth, to the treasures of heaven. Amidst the cares of this mortal life be not unmindful, that, beyond the limits of time, there is an inheritance incorruptible, and undefiled, and that fadeth not away. This claims your sovereign regards: and this, above all things, be ambitious to attain. Compared with this, riches and honours, crowns and kingdoms, are as nothing; yea, less than nothing and vanity.

F I N I S.

